CLAIMS

1. A computer implemented method for payment remittance processing, comprising the steps of:

establishing a database including payee records;

5 receiving a payor's payment information;

processing the payment information other than a received zip code, to identify an eleven digit zip code for a payee; and

accessing the database to locate a payee

10 record corresponding to the eleven digit zip code.

2. The method of claim 1, wherein:

the payment information processed by the processing step includes a portion of a payee's address.

3. The method of claim 1, wherein:

the payment information processed by the processing step includes a portion of a payee's city and a portion of a payee's state.

4.   The method of claim 1, wherein:

the data base is accessed using a portion of a payee name extracted from the payment information and the eleven digit zip code to access the payee record; and

the payee record further corresponds to the portion of the payee name.

5.   The method of claim 4, wherein:

the accessing includes comparing the portion of the payee name with a name part in the payee record.

6.   The method of claim 1, further comprising the step of:

making a payment to the payee after locating the payee record.

7.   The method of claim 6, wherein:

the payment is an electronic payment.

8.   The method of claim 1, wherein:

the payment information includes a payor account number with the payee;

the database further includes alteration rules

5   indicating a modified format for the account number and

validation rules corresponding to payee values for

fields of the account number; and

further comprising the steps of:

verifying the account number conforms to

10   the validation rules; and

transforming the verified account number

into an altered account number according to the

alteration rules.

9.   The method of claim 8, wherein:

the payee has a plurality of remittance

centers, and further comprising:

processing the account number to identify

5   a single remittance center of the plurality of

remittance centers to which payment should be remitted;

and

directing payment, including the altered

account number, to the identified single remittance

10   center.

10. A computer implemented process for ensuring the integrity of data comprising:

receiving name, street address, city and state information associated with a merchant;

5   processing the name, city, and state information to identify an eleven digit zip code; and

accessing a database of merchant records to locate a merchant record for the merchant corresponding to the eleven digit zip code.

11. An automated remittance processing system, comprising:

a storage device configured to store payee records;

5   a data input unit configured to receive a payor's payment information; and

a processor configured to process the payment information, excluding zip code information, to produce an eleven digit zip code for the payee.

12. The automated remittance processing system of claim 11, wherein the processor is further configured to retrieve payee records corresponding to the eleven digit zip code from the storage device.

13. The automated remittance processor of claim 12, wherein the processor is further configured to direct a payment to the payee in accordance with the payment information.

14. The automated remittance processor of claim 11, wherein:

the payment information includes a payor account number with the payee; and

the processor processes the payment information to verify that the payor account number conforms to validation rules conforming to expectations of the payee and to alter the payor account number according to alteration rules provided by the payee.

15. The automated remittance processor of claim 14, wherein:

the payee has a plurality of remittance centers;

the processor is further configured to process the payor account number to identify a single remittance center of the plurality of remittance centers to which payment should be directed and to direct payment to the single remittance center.

16. An article of manufacture for processing payment information, comprising:

computer readable storage medium; and

a computer program stored on the storage

5   medium;

wherein the stored computer program is configured to be readable from the computer readable storage medium by a computer and thereby cause the computer to operate so as to:

10   receive payment information from a payor;

process the payment information to identify an eleven digit zip code for the payee; and

access a database of payee records to locate a payee record corresponding to the eleven digit zip code

15   within the database.

17. The article of manufacture of claim 16, wherein:

the payment information processed by the process step includes a portion of a payee address.

18. The article of manufacture of claim 17, wherein:

the data base is accessed using a portion of a payee name extracted from the payment information and

5   the eleven digit zip code to access the payee record; and

the payee record further corresponds to the portion of the payee name.

19. The article of manufacture of claim 18, wherein:

the access step includes comparing the portion of the payee name with a payee name in the payee record

5   in the database.

20. The article of manufacture of claim 16, wherein:

the payment information includes a payor account number with a payee; and

5   the database includes alteration rules indicating a modified format for the account number and validation rules corresponding to payee values for fields of the account number,

further comprising the step of:

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verifying the account number conforms to the validation rules; and

transforming the verified account number into an altered account number according to the alteration rules.

21.   The article of manufacture of claim 20,

wherein the payee has a plurality of remittance centers, and the computer program is further configured to cause the computer to:

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process the verified account number to identify a single remittance center of the plurality of remittance centers; and

direct payment to the single remittance center.

22.   A system for processing payment information, comprising:

a network;

first station, coupled to the network, configured to generate payment information, including a payee name, payee address data, and a payor account number with a payee database including payee records; and

a second station, coupled to the network,

10   configured to receive the payment information from the

first station via the network, process the payment

information to produce an eleven digit zip code for the

payee, and access the database to locate a payee record

corresponding to the eleven digit zip code.

23.   The system of claim 22, further comprising a

database of alteration rules indicating a format for

payee account numbers;

wherein the second station transforms the

5   payor account number into an altered payor account

number according to the alteration rules.

24.   The system of claim 23, wherein the payee has

a plurality of remittance centers and the second

station is further configured to process the account

number to identify a single remittance center of the

5   plurality of remittance centers, and to direct a

payment, including the altered payor account number, to

the single remittance center.

25. The system of claim 22, wherein:

the payment information processed by the process step includes a portion of a payee name and a portion of payee address.

26. The system of claim 22, wherein:

the data base is accessed using a portion of a payee name and the eleven digit zip code to access the payee record; and

the payee record further corresponds to the portion of the payee name.

27. The system of claim 26, wherein:

the access step includes comparing the portion of the payee name with a payee name in the payee record in the database.